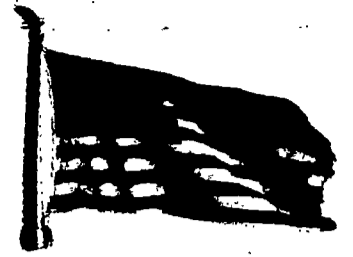


# THE BUGLE

JUL 08 2004



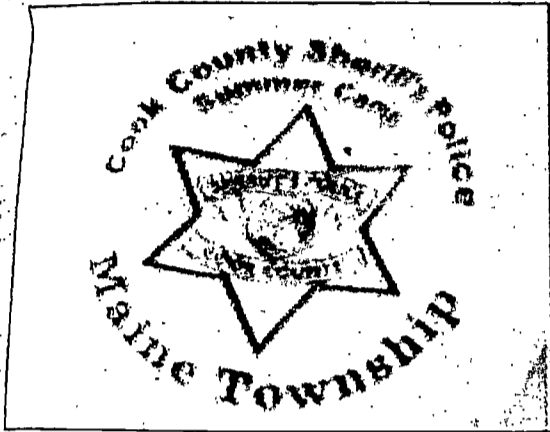
Since 1957

Thursday, July 8, 2004

Vol. 48 No. 6

NILESBUGLE.COM • PARKRIDGEBUGLE.COM • MORTONGROVEBUGLE.COM

## Inside



### A New Camp

Maine Township and the Cook County Sheriff are participating in a new day camp for underprivileged children. For more information about the camp, turn to page 15.



### Hope you enjoyed the Fourth!

Most youth baseball leagues in our area were on hiatus for the Fourth of July holiday. The Bugle's staff hopes you enjoyed your Fourth and we will resume our coverage of Youth Sports next week.

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## D63 plans to outsource school bands

BY WENDY ELLIS  
wellis@buglenewspapers.com

East Maine School Dist. 63 may turn to private companies to provide a band program for its students. The district was forced to cut back all of its extra curricular activities and lay off 83 employees when a tax referendum failed last spring. Since then the district has been working with local park districts to put together a program that will allow some after school sports activities to continue, although with a fee.

Band, however, is out of the park district's realm. Band parents have been working since the referendum defeat to find ways to raise enough money to keep the program going, but their efforts have so far proven unsuccessful. The Band program cost the district over \$156,000 to operate, and to pass that cost along to the families of the 400 students who use it would be too expensive for most.

Now, however, the district is exploring the idea of outsourcing the band program. "These are companies that provide this sort of program for private schools and smaller districts," said Superintendent Dr. Kathleen Williams. Going private is a fairly new idea and Williams says a lot of research would have to be done before she presents the idea formally to the East Maine School Board. "Parents would contract directly with the company," she said. "The District would not be able to subsidize it at all."

Dist. 63 has decided to try again this fall to pass the tax referendum that was defeated by just over 200 votes. It would put close to \$4 million back into the district's budget.



### St. Martha's Red Flare

Members of St. Martha's church wait their turn to ride in the Fourth of July parade Sunday afternoon. St. Martha's float won the first place prize at the Parade.

## Three Park View teachers retire

Matt Cole, Pat Shike, and Marge Campbell retired this year from Elementary School District 70's Park View School. Supt. Gary Zabilka congratulated the three teachers and praised them for their service.

"We can all appreciate the tremendous contribution these teachers have made to our students, faculty and community," he said. "They will be missed."

Matt Cole taught at Science at Park View School for 12 years and coached the Science Olympiad Team to first place in the regional and national competitions on a regular basis.

"I love this place," Cole said about Park View. "It's the best."

In retirement he plans to remain active in running the Regional Science Olympiad. He will also be helping with the national meet at the University of Illinois.

Pat Shike has taught at Park View for 33 years in grades three through six.

"As I told the Board of Education, I have seen many changes here," she said. "But there has always been a sense of family at Park View. It's the people who make the district strong."

Shike will be married in October and plans to travel with her husband in retirement.

Marge Campbell taught for 39 and a half years of teaching experience at Park View. Campbell has taught second, third and fourth grades and served as a reading coordinator during her long tenure. She said she had a "good run" seeing student enrollment become quite large and then decline and now rise significantly. In retirement Campbell plans to travel and garden.

"I hope to have time to finally sit and read extensively," she said.

## Honoring the Past

At right, Morton Grove Fire Chief Tom Friel speaks at the dedication of the Morton Grove Volunteer Fire Company's memorial on the south lawn of the Fire Station #4 at Callie and Lincoln, Thursday, July 1.



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### NILES NEWS

## Deadline for vehicle stickers extended

The Village of Niles has extended the deadline for the purchase of vehicle license stickers from June 20 to August 31. This extension recognizes that residents may be out of town for the summer holidays and allows sufficient time for convenient purchase of the stickers.

All vehicles that are principally stored, parked or garaged in Niles must have a current vehicle sticker. This includes all leased vehicles used by Niles residents and businesses. The fine for driving without a valid vehicle sticker is \$50.

The fee for an automobile sticker is \$25 with a \$15 discount for drivers that are 62 years or older.

Vehicle stickers may be purchased at Village Hall, 1000 Civic Center Dr. The stickers are also available at select currency exchanges and banks.

## NPD's Elenz graduates from NWU program

The Niles Police Department is pleased to announce the recent graduation of Sergeant James Elenz from the School of Police Staff and Command at Northwestern University.

Elenz has successfully completed the ten-week Staff and Command program held in the

Evanston campus from Mar. 29 to June 3. This program, which was implemented by the Center for Public Safety in 1983 has graduated over 6,900 students both nationally and internationally. Elenz was a student in class number 200 which accommodated a total of 38 students for the ten-week program.

The School of Police Staff and Command provides upper-level college instruction in a total of 22 core or mandatory blocks of instruction and utilizes nine additional blocks of instruction during each session. The major topics of study include: management, organizational behavior, human resources for law

enforcement, budgeting, staffing allocation and personnel deployment.

The Niles Police Dept. anticipates a variety of benefits from Elenz's attendance at this program. Many of its graduates go on to achieve a variety of leadership positions within their respective agencies.

## New restaurant may open in Golf Glen

50-seat facility would occupy former Driver Services office

A new, 50-seat Japanese restaurant may soon open in the Golf Glen Shopping Center, according to

the Village of Niles. It would occupy the former site of the Illinois Secretary of State's Driver Services Facility that moved to the Four Flags Shopping Center.

The village board referred the Japanese restaurant's petition to the Zoning Board at their meet-

ing Tuesday, June 22. No name has yet been submitted for the restaurant.

The Zoning Board is scheduled to meet and discuss the petition, along with a petition to redevelop the former Checker's restaurant at Greenwood and Dempster, on July 12.

## Pace sets public forums on route changes

Pace will hold public forums later this month to present its preferred alternative for restructuring bus services in the North Shore area.

The three sessions take place at 9:30 a.m. Wednesday, July 1 in the auditorium of the Northbrook Public Library, 1201 Cedar Lane, 2 p.m. Wednesday, July 21 in the Council Chambers

at the Niles Village Hall, 1000 Civic Center Dr., and 7 p.m. Thursday, July 22 at the Evanston Civic Center, 2100 Ridge Ave.

Each forum will cover the same material: changes to 16 routes that will impact Evanston, Lincolnwood, Skokie, Wilmette and the surrounding towns under the North Shore Initiative.

Pace believes that the restructuring will result in less transferring, faster trips and less duplication of service.

"Involving the people we serve enables us to build a better transit network," said Pace Executive Director T.J. Ross. "We hope people take advantage of our public forums to help us achieve a better project."

## Residents behave selves on Fourth

Residents of Morton Grove conducted themselves extremely well over the holiday weekend, according to Deputy Police Chief Charlie Giovanelli.

Fourth of July festivities had a standard number of nuisance calls for fireworks, but nothing the police department couldn't handle, Giovanelli said.

"Nothing of a significant natured occurred," he said. "We received a lot of nuisance calls, but there was nothing big."

As far as the police know, there weren't any significant injuries in the village either.

"It was a pretty standard Fourth," Giovanelli said.

### NILES NEWS

## Celebrating the Fourth: An American Tradition

(Far Left) Scout Troop 175 cooks up its regular serving of hot dogs during the Niles Fourth of July parade Sunday morning.

(Left) Boy Scout Jeffery Gianakopoulos of Troop 175 hands out hot dogs along the parade route at the Niles Fourth of July parade Sunday morning. (Photo by Allen Kaleta)

(Below) John Izykowski of Niles salutes as the American flag passes during the Niles Fourth of July parade Sunday morning. Izykowski was a former member of the Polish army during WW II.

(Photos by Allen Kaleta)



**THE BUGLE**

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NEWS

Niles North program wins grant

The groundbreaking new reading program at Niles North High School in Skokie, One Team, One Book, has been making headlines since its debut in the Fall of 2003 and is now the beneficiary of the Illinois Reading Council Literacy Support Grant. The program was awarded \$1,500 to be used for the purchasing of books for the 2004-2005 school year.

One Team, One Book is a program that allows the school's athletic teams and their coaches to read a book together throughout the course of the season. They hold discussion groups and can be spotted reading together on the road to away games; they celebrate their success with a pizza party at the end; all of this while gaining the value of program that not only improves literacy, but team spirit, leadership, and bonding among the athletes.

"One Team, One Book helps athletes see the value of reading outside of the classroom," said Nikki Zarefsky, the program's coordinator and champion of the cause.

Currently the One Team, One Book program is geared towards athletic teams, but soon might be expanding to accommodate academic clubs, school government, and any other student group that wants to participate in the program.

In addition to receiving this grant, One Team, One Book has been awarded funding from the Niles North PTSA and has been featured on ABC channel 7 in Chicago.

Mendoza, Alicea named to Lewis Dean's List

Two local students were named to the Lewis University Dean's List for academic achievement in the spring 2004 semester. Elizabeth A. Mendoza of Morton Grove and Christopher Alicea of Park Ridge were among those placed on the list.

In order to qualify for the honor, students must have completed at least 12 semester hours of credit during the semester with a grade-point average of 3.25 out of a possible 4.0.

Valpo announces graduates

Several local students graduated from Indiana's Valparaiso University in May commencement ceremonies. Jennifer Ann Snelling of Niles, graduated from the college of Arts and Sciences with a bachelor of arts degree in political science and Spanish. Frank J. Ponticelli, of Niles, received a juris doctorate from the school of law. Garrett K. Fechner, of Park Ridge, graduated from the college of Arts and Sciences with a bachelor of arts degree in English and secondary education. Jennifer Kristen Sheehan, of Park Ridge, graduated from the college of Arts and Sciences with a bachelor of arts degree in English and secondary education.

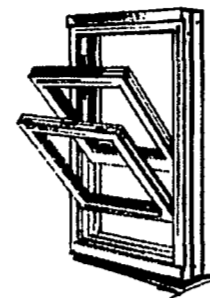
District 64 OKs fees for room use

The Park Ridge/Niles Elementary School District 64 approved new fees for public use of their buildings at their last board meeting Monday, June 14.

The policy, that was unanimously approved by the board, imposes a utility fee charge to public groups using gyms, cafeterias and other areas in school buildings.

No exact fee has yet been set. It will be considered by the District's Facilities' Committee and brought back to the full board.

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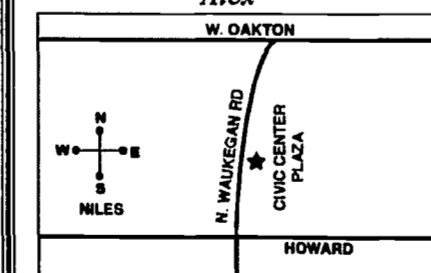
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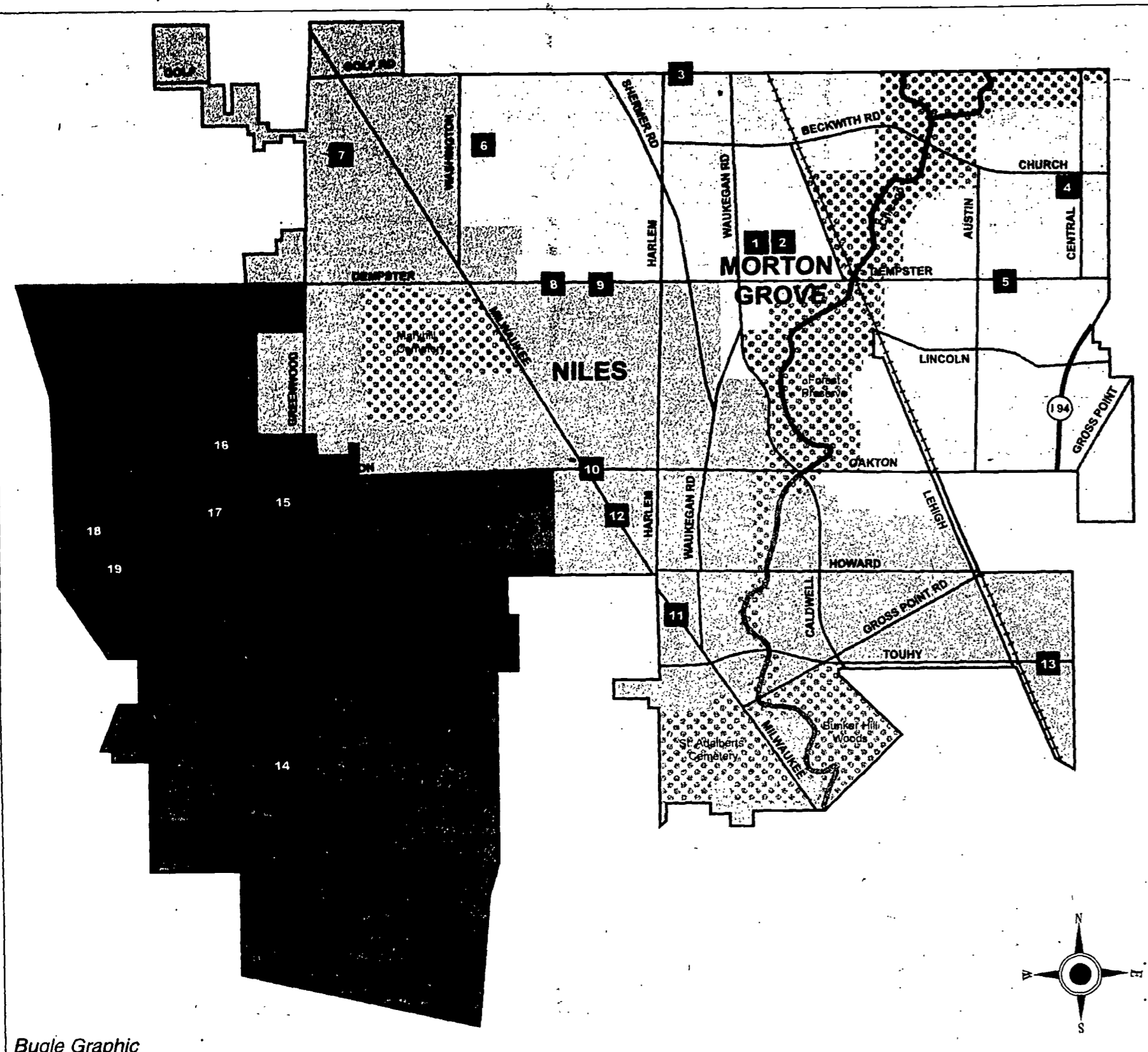
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**POLICE BLOTTER**



Bugle Graphic

**MORTON GROVE**

The following items were taken from official reports of the Morton Grove Police Department for the week ending July 2, 2004.

**1 Car burglary (6800 Dempster)**

A 1998 BMW was burglarized Wednesday afternoon June 30 in the lot outside of a health club in the 6800 block of Dempster. The owner of the car told police she left a tan purse on the passenger seat and left the window slightly opened. When she returned the window was completely down and the purse was missing.

**2 Car burglary (6800 Dempster)**

A 1998 Pontiac Grand Prix was burglarized Tuesday morning June 29 while parked outside of a health club in the 6800 block of Dempster. The owner told police when he came back from the club he noticed his passenger side window broken. He also noticed the window of the car next to him was smashed. A third car belonging to an employee

of the club was also burglarized.

**3 Garage band unplugged (7000 Simpson)**

Morton Grove police issued a noise citation to a garage band practicing in the garage in the 7000 block of Simpson Thursday night June 24 about 10:15 p.m. Police said they have been called to the home 12 times in the last 7 months about the noise.

**4 Arrested with Marijuana (Church and Luna)**

A 25-year-old Skokie man was arrested Wednesday night June 30 for a suspended license after police stopped him for speeding near Church and Luna. Police said after they stopped the man's car they noticed a strong odor of marijuana coming from the car. A check of the man's name revealed his license was suspended. Police said the driver admitted having marijuana and that he was going to smoke it. Police also found a package of rolling papers in the console.

**5 Shoplifting suspect uses his credit card first (5900 Dempster)**

The 50-year-old owner of a comic

book store in the 5900 block of Dempster told police that a man, in his 30s who is a usual customer of the store shoplifted a comic book hero statue valued at \$169 Tuesday afternoon June 29. The owner said the customer came into the store and made two purchases with a credit card one for \$4.97 and the second for \$11.30. He said the man continued to browse through the store and that he had suspected the man of shoplifting before. While the customer was looking at the statue the owner of the store stepped out from behind the counter and the customer broke and ran. The owner chased him along Mason and the customer dropped the box with the statue. The owner told police he believed the credit card was valid because the man used it in the past.

**6 Minors cited for underage drinking (7900 Arcadia)**

A party in the 7900 block of Arcadia early Saturday morning June 26 led to 25 minors being tested for consumption of alcohol and the owners of the property yelling at the police. According to

police they originally were called to the area of Washington and Arcadia because of screaming and bottles being broken. When police arrived the group ran into the yard of a home in the 7900 block of Arcadia. Police followed and found more than two dozen minors with alcohol. Breathalyzer tests were administered to determine who had been drinking and those minors were given citations.

**NILES**

The following items were taken from official reports of the Niles Police Department for the week ending July 5, 2004.

**7 Stolen car not stolen (Golf Mill)**

A confused Glenview woman called Niles police Thursday July 1 to report her car stolen from the parking lot of the Golf Mill shopping center. After touring the lot police found the car was parked outside of another exit.

**8 Possession of Marijuana (7700 Dempster)**

A 47-year-old Des Plaines man was arrested for possession of marijuana Wednesday night June 30 after a Niles police officer in a marked squad car pulled up near the man's car and observed him smoking the cigarette while in traffic. The man admitted to having two marijuana cigarettes.

**9 Deceptive practice (7200 Dempster)**

Police said a man in his 30s tried to buy two baseball gloves worth \$162.73 from a sporting goods store in the 7200 block of Dempster Tuesday afternoon June 29 using an alerted check. The clerk recognized the check from a previous scam and altered security. The man fled the store and drove away in a tan 1992 Ford Thunderbird with tinted windows.

**10 Damage to auto (8000 Milwaukee)**

Vandals broke the rear window of a 2002 Honda Civic Tuesday night June 29 while the car was parked in the street in the 8000 block of Milwaukee.

**11 Business window smashed (7300 Milwaukee)**

The rear window of a frame store in the 7300 block of Milwaukee Ave. was broken Tuesday night June 29.

**12 Theft of Tylenol (7900 Milwaukee)**

A 45-year-old Prospect Hts. man was cited for shoplifting Thursday afternoon July 1 after store security at Jewel watched the man place a package of Tylenol in his pocket and leave the store without paying. The Tylenol was valued at \$4.99.

**13 Cub Foods shaves scammer (5700 Touhy)**

A 28-year-old Chicago woman was cited for shoplifting Wednesday night June 30 at the Cub Foods store in the 5700 block of Touhy. Store security told police the woman took a \$44.99 electric razor off the shelf and went to the service desk to obtain a refund. The woman then used the \$44.99 in store credit to purchase groceries.

**PARK RIDGE**

The following items were taken from official reports of the Park Ridge Police for the week ending June 25-July 1, 2004.

**14 Purse stolen (400 Knight)**

A purse was stolen from an unlocked 2003 Saab parked in the 400 block of Knight Thursday night July 1.

**15 Criminal damage to vehicle. (800 Western)**

The rear window of a 1995 Chevy van parked in the 800 block of Western was smashed Tuesday morning June 29.

**16 Vandalism (1800 Walnut)**

A rock was used to break the driver's side window of a 1999 Oldsmobile parked in the owner's driveway in the 1800 block of Walnut Saturday night June 26.

**17 Vandalism (900 Seeley)**

The driver's side window of a

1995 BMW was smashed Monday night June 28 while the car was parked in the street in the 900 block of Seeley.

**18 Vandalism (800 Sylvanwood)**

A statue was used to smash the rear window of a 1998 Dodge Caravan while it was parked in the owners driveway Monday night June 28.

**19 Vandalism (800 Park Plane)**

The windshield of a 1999 Toyota Corolla was broken early Thursday morning July 1 while the car was parked in the owners driveway in the 800 block of Park Plane.

**SUMMARY OF CRIME:**

- Morton Grove
- Burglary to auto-4
- Criminal damage to auto-1
- Theft-5
- Possession of marijuana-1
- Niles
- Theft-5
- Possession-1
- Deceptive practice-1
- Criminal damage-2
- Park Ridge
- Arrests-15
- Damage to auto-6
- Burglary of auto-1
- Theft-1

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**MEATS**

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Editorial Board

- Publisher: Richard Masterson
- Editor: Andrew Schneider
- Advertising Manager: Sally Van Vranken
- Production Manager: Rory Scott

### SOUND OFF!

Should fireworks be illegal?

- Mel Baity - Skokie: "Yes. There are too many accidents."
- Phil Hutchins-Niles: "I believe they should be illegal. They drive your dogs crazy and kids get hurt."
- Bette Horstman - Morton Grove: "Absolutely they should be illegal. As a physical therapist I treated too many people who have injured themselves."

### Letters

#### MGO letters show position is ill-informed

Dear Editor,

It was interesting to see so many letters from MGO managing members, as they like to call themselves, and MGO supporters in the Bugle June 24 issue.

Unfortunately what was not surprising was how incredibly ill-informed the comments from Molly Conrad and P.L. of Morton Grove were. Regrettably, during the recently concluded mediation proceedings a forum was provided to the MGO to discuss and correct these misconceptions but since the MGO walked out of the mediation, discussions through papers will have to do.

P.L. states that "since the MCC didn't like this ruling (denial of first application) they got the Department of Justice involved". P.L. is unaware that in a court filing in December 2003 it was clearly stated by both the Village attorney and MCC attorney that it was the DOJ that initiated the mediation. The filing states that the "Community Relations Service of the United States Department of

Justice invited both the Village of Morton Grove (the "Village") and the Muslim Community Center ("MCC") to discuss the issues raised in this lawsuit between the two parties". P.L. complains that the "village is willing to give everything to the MCC that they asked for in the beginning, including the Capulina ROW [and] tandem parking". P.L. is unaware that the Village has decided to incur legal expenses to contest the ROW in court, and hopefully it was not because of antagonistic viewpoints from residents like her. And though tandem parking is included in the plan, it is less than what MCC had originally asked for and is not located where MCC and engineers felt was most appropriate for it. P.L. is concerned that the "Village has already restricted parking on our streets, because of the MCC. Now the Village will have to restrict them even more." I suppose this is a personal, fearful opinion but nothing in MCC's expansion plan or Village's parking plan would suggest that such a scenario will play itself out. P.L. then states she has a "problem with the traffic... this will bring way too many cars to our small residential streets." P.L. is unaware that in the consultant report which the MGO loves to quote, there is this sentence: "The traffic reports suggest that the roadway system is capable of handling the

increased traffic without any adverse impact." P.L. continues that "if the village allows all the cars to enter and a majority to exit the mosque on Menard-Capulina..." a raceway will ensue. P.L. is unaware that an entrance/exit is also planned for Theobald Avenue. P.L. asks "isn't it nice that the MCC is withdrawing its \$5 million lawsuit?" because "they got what they wanted"? Guess what P.L. the MCC did not get what it wanted. The MCC wanted a 598 person mosque and not only had the data to justify a 598 person mosque but also a 750 person mosque. As an example of extraordinary compromise in mediation, the capacity was reduced to 524. This was not easy but there were compromises from all parties, excluding the MGO of course. That is why Rabbi Cohen of the Northwest Suburban Jewish congregation described the mediation as a "long, painful process", not fitting in with P.L.'s conclusion that "this project has been a done deal". P.L. then questions if Jim Verhulst of the Traffic Commission hasn't prejudged the case "without seeing any plans". Common sense would dictate if both MCC's and the Village's traffic consultants agree that traffic for a 598 capacity mosque would not be adversial, then neither would a 524 capacity mosque. Normally that

would be enough but Molly Conrad also wrote in and her comments are ill-informed as well. Conrad immediately starts off on the wrong foot by stating a "525 man mosque" is proposed. The proposed mosque is not "man" only but rather includes space for both men and women. Some MGO people seem to think women are excluded from this mosque or are hidden away in some basement corner, though for a resident who labels herself as the "closest member to the MCC", it would be odd for her not to have seen women attending the current services.

Conrad also repeats the common MGO theme that "outside experts... stated that 8-10 acres minimum would be necessary for the MCC's needs." For the record, no outside expert has ever stated directly what the acreage needs are because there is no such criteria. Charles Crook, a so called expert hired by the Village to review the first expansion plan, did make a reference to the Illinois Administrative code as basis for more open space needs. But the reason Mr. Crook included the guidelines in his report but just made a reference to this code is that it deals with criteria given to awarding grants for construction of new schools. It has nothing to do with some imaginary guideline as to how much open

space a school should have. In fact, based on MEC's proposed size, it seems to indicate 9 acres is too big to be eligible for a grant. Conrad then states that it is not fact that the MGO wants no mosque on the MEC premises. She claims "Pat Kansoer's comment that the MGO would be fine with EITHER a mosque or school on the property but not both has been a consistent message". Conrad goes on to graciously state that the MGO thinks it "acceptable" and "desirable" for the Muslim community to "have a house of worship within the limits of Morton Grove". What she seems to have overlooked is that in the same MGO document where this is proclaimed also contains this sentence: "It is the position of the neighborhood committee that the current site of the M.E.C. is NEITHER sufficient in size to accommodate the construction of a house of worship nor to successfully accommodate the required expansion of the educational facility." Instead of consistent, this seems very inconsistent to me. And I'm sure Conrad as a dedicated and exclusive reader of the Bugle must have missed this quote from Kansoer in the April 2004 issue of another local paper: "A Mosque with or without an attendant

Continues...  
page 9.

### Letters

(Continued from page 8)

Minaret stretching six stories high is simply out of scale with the surrounding neighborhood. The neighborhood simply did not, and does not want a structure of any kind looming over our one and two-story residences. We don't want a Mosque or a Temple or a Cathedral or a Wal-Mart that will tower over us and be the primary visual draw for every eye. What would make anyone assume that we'd welcome a structure that would be such a massive presence?"

At the end of her letter Conrad accuses Y.I. of "shameful behavior". But apparently filing lawsuits against Muslim organizations near the 9/11 anniversary, suing to end prayer services at MEC, holding press conferences to publicize terrorist letters with MEC in the background, flying US flags upside down, displaying plastic pigs on lawns, all of which have been dutifully carried out by the members of the MGO, doesn't qualify as "shameful behavior". I would be embarrassed to reveal myself as a "managing member" of such an organization. But to each his own.

Abdullah Khan  
Morton Grove

#### Notre Dame thanks Bugle

Dear Editor,

On behalf of the entire Notre Dame team we would like to thank The Bugle for its constant support of the school and its activities. Your coverage of the Baseball team's

state title is very much appreciated. ND is proud of the team's accomplishment and your support not only helps the school become more publicly viewed but also gives the Baseball team more pride for a job well done.

We hope you will continue to support Notre Dame in the future. Our sincere thanks once again.

Victoria Gonzalez-Cabal,  
Notre Dame

By Chuck Baldacchino

#### Take TA2 to Referendum

We're getting close, folks. We're getting close to the time when the Park Ridge City Council will be making a decision on what TA2, the first part of Uptown Redevelopment (UR) — and what all of Uptown — will look like. We're getting close to the Council deciding the most important question for Park Ridge in 50 years, for 50 years.

The proposed plan for TA2 will require the City Council to allow the development of TA2 without regard to existing zoning codes and to ignore the recommendations of the UATF.

This question should stand on its own two feet. More importantly, it should stand on the feet of the 37,775 residents of Park Ridge — not just on the 28 feet of the Park Ridge City Council.

Is that what you, the citizens of Park Ridge, want? Maybe it is. Maybe the PRC plan is acceptable to you. Maybe things and minds have changed enough so that the existing zoning codes and UATF recommendations are obsolete or are able to be put aside for this unique opportunity. Maybe.

The proposed plan for TA2, devised by the Council-chosen PRC Partners under the guidance of Park Ridge City Staff, currently stands in opposition to existing Park Ridge zoning codes and to the stated opinions of the Uptown Advisory Task Force (UATF), a group of citizens formed in 1999 to recommend, from their own experiences and from public input, what a

new Uptown should look like. The proposed plan for TA2 will require the City Council to allow the development of TA2 without regard to existing zoning codes and to ignore the recommendations of the UATF.

what residents want for a new Uptown as embodied now by TA2.

We have plenty of time between now and November for all questions, all sides, to be heard. We have plenty of time to have all the relevant facts put on the table so to speak, for all the pictures and data to be aired and analyzed, for all residents to hear the pros and cons of this important opportunity — and then to vote on what they want to see in TA2 and the rest of Uptown.

City Council, please remember: You were not elected to make decisions of this magnitude. No matter how much information you get and review, not matter how many questions you ask, you are not the only people who will have to live with your decision. This is a decision that will start the Uptown ball rolling, change Park Ridge forever; and it deserves a full, public airing and vote.

City Council, please remember: The citizens of Park Ridge are not stupid. They can be relied on to get, analyze, and conclude from the data that can be presented between now and November what they want for a new Uptown.

Take TA2 to referendum. Please?  
Chuck@ParkRidgeBugle.com

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# SENIORS

THE BUGLE

Thursday July 8, 2004

## Main Township Senior News

### "GRANDPARENTS WITH GRANDCHILDREN" PROGRAM

Tuesday, July 13  
Doors Open: 12:30 p.m.  
Movie Starts: 1:00 p.m.  
No Charge - Registration Required

Bring your grandchildren and enjoy the movie *Lion King 1 1/2*, which takes you back to the beginning before Simba's tale began...and beyond. Hilarity reigns in this all-new motion picture. Refreshments will be served.

**SOCIAL ISSUES GROUP**  
"Middle East" Program  
Thursday, July 15

## Main Township Senior News

### "RUDY" MOVIE

This inspirational film about Notre Dame Fighting Irish football will be shown at 1:30 p.m. on Monday, July 19 in the air-conditioned Morton Grove Senior Center. The cost is \$5.00. Popcorn and pretzels will be served. Please register by calling the Morton Grove Senior Hot Line at 847/470-5223.

**OPERA IN FOCUS**  
The Op Kunguhm puppets are

1:30 p.m. to 2:30 p.m.  
No Charge - Registration Required  
Edith Nagle will present a talk on the Middle East, historically and currently. Edith has been studying the relationship we have with the Middle East for many years. So, learn more about the difficulty we face as we strive for peace. Newcomers welcome.

### Day Trips

The following Day Trips are currently on sale. In order to sign up for a Day Trip you must first sign up to be a member and then a reservation form will be sent to you. To become a member call the Mainstreamers at 1-847-297-2510 and ask for an application. All Day Trip departs from the State of Illinois Building, 9511 Harrison St. in Des Plaines.

back (just in a new place)! Join the Morton Grove Senior Center as they experience a mixture of popular and operatic selections performed by puppets starting at 12:45 p.m. on Thursday, July 22 in Rolling Meadows. The performance will include selections from Andrew Lloyd Webber's, "The Phantom of the Opera," Verdi's "La Forza del Destino," and "Aida." Please note that there is no lunch offered with this outing. The cost of this trip is \$30 for Senior Center Members and \$35.50 for non-members. Register in person at the Senior Center.

## Niles Senior News

### MEN'S AND WOMEN'S GOLF LEAGUES OPEN TO ALL MEMBERS

New members always welcome.  
**GOLF OUTINGS** (May - October)  
- Please check for availability  
Because of partner choices, registration for our Tam outings must be done at the Front Desk. You must register at least one week prior to the outing. For more information about our Men's & Women's Golf programs, please call 847/588-8420.

### JULY REGISTRATION

In-person registration begins 8:30am, Wed., July 7th. Please fill out & sign the Registration Form in the July Program Guide - or pick up form at the Center. To register, bring the signed Registration Form with check, credit card, or cash to the Front Desk. Special accommodations needed? Let us know when you register. Call 588-8420 for more info.  
August 13th, Noon - 4:00pm. \$4.00  
Poker Tournament - Friday, August 27th, Noon - 4:00pm. \$4.00  
TRIP  
A Day at Arlington - Wednesday, August 25th, 11:00am - 4:30pm. \$50.00  
Check-in Time: 10:30am at the Senior Center. Lunch will be in the fabulous International Room, overlooking the track. Open bar and 2 hour buffet.

### ACTIVITIES

Book Discussion: Jewel by Brett Lott - Friday, August 6th, 10:00am - 11:00am. \$1.00  
Lite Lunch & Movie: Calendar Girls (PG-13, 2003) - Fri., Aug. 6th, Noon - 3:30pm. \$4.  
Pinochle Tournament - Friday,

August 13th, Noon - 4:00pm. \$4.00  
SUNDAY OUT OF THE CENTER  
His Way: A Tribute to The Man and His Music with Ron Hawking - Sun., Sept. 19th, 1:45pm - 5:45pm.  
Check-in Time at the Senior Center: 1:15pm. \$50.00

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# BUSINESS

THE BUGLE

Thursday July 8, 2004

## Dollars and sense

by David Uffington

### Misinformation From the IRS

A reader says after three years of fighting a penalty imposed by the Internal Revenue Service for filing a "fraudulent" tax return, she's finally received some justice when the agency acknowledged that she committed the cited infractions by relying on information supplied by their own agents.  
Glad to hear that she ultimately triumphed in her battle with the IRS. But the fact is, what she went through is an all-too-common experience for American taxpayers who are being penalized for following what they believe to be the letter of the tax code law as interpreted by the IRS's own people.  
According to a report by the Treasury Inspector General for Tax Administration, in a special study conducted last year, taxpayers were given incorrect or no answers to some 43 percent of tax questions.

That means half a million people who turned to the IRS for information either got wrong or incomplete answers.

The IRS should be a dependable source of the facts that we need to file returns that won't get us audited or penalized. But because many of the IRS' own agents can't agree on what the law does or doesn't allow, the agency can become an accomplice before the fact when an honest citizen who follows an agent's advice gets into legal trouble.

In assessing your candidates in this year's election, consider asking how they stand on making tax information not only more comprehensible, but also reliable. Remember: The IRS isn't the culprit here; it's the folks we send to Congress who are creating a growing mass of tax misinformation. (The current 2004 tax code takes up more than 60,000 pages in 25 volumes, and as a result, it is increasingly difficult to interpret.) We need to get our representatives to react to the problem before the tax system implodes under its own weight.  
Your comments, as always, are welcome.

Write to Mr. Uffington in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475 or send e-mail to letters.kfws@hearstsc.com.



Ribbon cut at Dirtbusters

Dirtbusters Car Wash on Waukegan Rd. in Niles celebrated a grand opening ceremony Wednesday, June 23. Dirtbusters' new management has installed new equipment to the facility that has eight self-service bays as well as an automatic washer.

## Lutheran General recognized

Advocate Lutheran General Hospital in Park Ridge was recognized as one of "America's Best Hospitals" for the sixth consecutive year. The ranking was published in U.S. News & World Report.

Lutheran General was rated as one of the top 50 hospitals in the country in nine of the medical specialties featured in the 15th annual report, which appears July 12. In the 2004 study, Lutheran General ranked as one of America's best hospitals for treatment of cancer, heart and heart surgery, neurology and neurosurgery, orthopedics, gynecology, geriatrics, ear/nose/throat conditions, digestive and respiratory disorders.

## Moderate job growth expected for Chicago-metro area

Chicago metro area employers expect to hire at a steady pace during the third quarter of 2004, according to a Manpower Employment Outlook Survey.  
From July to September, 18 percent of the companies interviewed plan to hire more employees, while 8 percent intend to reduce their workforce, according to Manpower spokesperson Anne Edmunds. Another 70 percent expect to maintain their current staff levels and 4 percent are not certain of their hiring plans.  
"Chicago metro area employers are slightly less optimistic about hiring plans than in the second quarter forecast when 20 percent of the companies interviewed predicted an increase in hiring

activity, while 7 percent planned to decrease the hiring pace," said Edmunds. "A year ago at this time, employers revealed weaker hiring intentions when 17 percent of companies surveyed thought employment increases were likely and 11 percent intended to cut back."  
For the coming quarter, job prospects are best in construction, non-durable goods manufacturing, transportation/public utilities and education. Employees in public administration plan to reduce staffing levels while those in durable goods manufacturing, wholesale/retail trade, finance/insurance/real estate and services have mixed hiring intentions.

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NEWS

# Aquilas celebrate 70th



Rose and Louis Aquila of Glenview celebrated their 70th wedding anniversary on June 16. Rose is 87 years old and Louis is 94. They have lived in Glenview for the past 35 years in their own Condo at Cobblestone. They have three children, four grandchildren and two great-grandchildren. They have re-nued their vows at least four times during their marriage. On Sunday, June 20 they again renewed those vows at St. Thomas Beckett Church in Mt. Prospect.

Their daughter Debbie O'Malley called them an inspiration to the family. "Rose and Louie have a beautiful eternal love," O'Malley said. "You can feel it whenever you are around them."



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BG

# SPORTS

## Conway, Monreal Berner square off in wrestling

Last week Laura Conway and Dallas Monreal-Berner squared off for top position on Team Illinois for the Junior women's freestyle wrestling Tournament at Lincoln Way East High school in Frankfort May 15 2004. Conway a senior at Maine West in Des Plaines and Monreal-Berner a sophomore at Niles West in Skokie met in the finals of the Illinois State freestyle wrestling championship. They were competing for the top two spots on Team Illinois that will be entered in the U.S. National tournament in Fargo, North Dakota at the end of July. Ms. Conway held her own for one period with the nationally ranked Monreal-Berner but succumbed to a fall in the second period of the final. By placing first and second in the state championship Dallas and Laura will train for the next eight weeks for their chance at a national championship. "My goal will be to place in the top eight at Nationals that's an attainable feat at this point in my development as a wrestler." Said Conway on her chances this summer. "All Laura needs is lots of mat time and she will start to climb



the rankings, she has attitude and is not discouraged when she has a bad bout." Ms. Monreal-Berner advised her new team mate "Dallas is a real threat to win it all this summer at nationals she is working hard, has avoided serious injury and has been improving every time that she has wrestles in competition" commented Niles West coach Chuck Corrigan. "She has dedicated herself to the long haul and to compete in more and more national and international competitions, Dallas is setting her sights high and there is no reason she shouldn't she has Conway about her sparring partner for the next eight weeks. Ms. Conway will attend MacMurray college this fall while Ms. Monreal-Berner will return to Niles West High School in Skokie. Team Illinois will have training camp at the University of Illinois, Champaign in July and should be a strong contender in the individual as well as the team competitions in Fargo, North Dakota this summer. Wrestling is now a year round sport at Niles West High School, there is a freestyle program in the spring and summer, there will be a

kids wrestling summer camp in conjunction with the Skokie Park District and the Team West Wolves Wrestling Club for grade schools boys and girls in the fall and winter. For information on these programs call coach Bryan Wittershiem at Niles West High School in Skokie 847-626-2822.

## Professional Guide

### LEGAL

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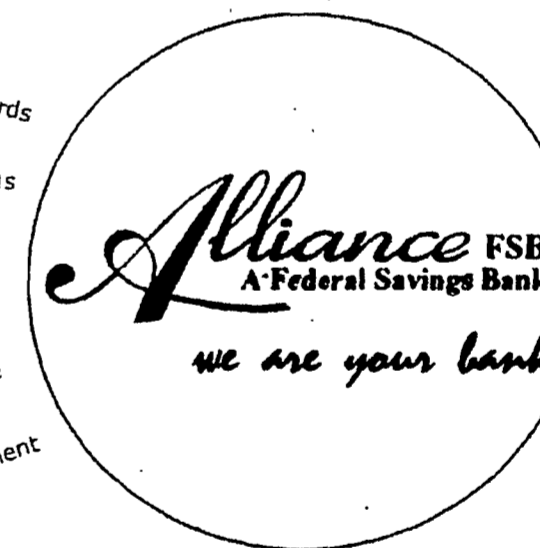
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Aug. 16th-20th

**A SPORTING VIEW**

By Chris Richcreek

**The Betting Line**

Las Vegas.  
Just the words bring forth thoughts of glitter and gambling, neon and nightlife. Money flows in abundance. In fact, there isn't much Las Vegas lacks — except a team in the Big Four.  
Granted, if you think the Big Four of pro sports is now the Big Five, then Las Vegas counts, as it does have a NASCAR presence. But it still lacks a major sports team franchise. Why? Because its main feature is gambling, which usually doesn't make a good cocktail when mixed with pro sports.  
In 1999, the Las Vegas Review-Journal published a poll of 632 registered Nevada voters by Mason-Dixon Polling & Research. The poll

found that two of every three Las Vegas residents were against dumping sports betting in order to get a major-league team.  
And even though gambling and pro sports have been linked for a long time, the idea that a sports contest can be fixed by gamblers, or can even be threatened by the perception of such, makes the leaders of pro sports leagues queasy.  
The compromise position is for casinos to not take bets on games involving a Las Vegas-based team. But NBA commissioner David Stern, for one, has said in the past that he would want no action on any NBA teams if a franchise moved there.  
So that's the crux of what Las Vegas has to weigh. Is it worth it to give up some gambling to move up in the pro ranks? Would the trade-off be enough? And could the area, growing in population but still heavy on tourists, really support a pro team?  
Meanwhile, the field of sports pos-

sibilities is relatively narrow. The NFL is out as long as Los Angeles is a town without a team. The NHL is unlikely, as its expansion has been overdone, and franchise-moving could only be seen as one more sign of the sport's instability.  
That leaves Major League Baseball and the NBA. Most likely, neither would opt for an expansion team, but a team on the move could be a possibility. Reports have indicated that both leagues have Las Vegas at least on the long-range planner for consideration.  
Who will make the first move? Any real race for Las Vegas seems to feature two contenders: baseball and basketball, and the hometown favorite, status quo. If a gambling détente cannot be worked out, smart money will rest on status quo, and for the near future, Las Vegas will remain a major city outside of the majors.  
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**SPORTS QUIZ**

By Chris Richcreek

1. Three players have recorded nine consecutive seasons of at least 35 homers and 100 RBIs. Name them.
2. Who was the last Philadelphia Phillies player before Jim Thome (47) in 2003 to have 40 or more home runs in a season?
3. Who has appeared in the most Canadian Football League Grey Cup championship games as a head coach?

4. When was the last time before 2004 that Air Force's men's basketball team made the NCAA Tournament?
5. Who was the last left wing to win the NHL's Art Ross Trophy as the league's top scorer?
6. Name the four NASCAR drivers who have recorded at least three consecutive victories at Bristol Motor Speedway.
7. Only three women have won tennis' German Open and Italian Open consecutively. One was Amelie Mauresmo in 2004. Name the other two.

1. Jimmie Foxx (1932-40), Sammy Sosa (1995-2003) and Rafael Palmeiro (1995-2003).
2. Mike Schmidt had 40 home runs in 1983.
3. Don Matthews has been there eight times (winning five).
4. It was 1962 — Air Force lost to Texas Tech in the first round.
5. Bobby Hull in 1966.
6. Darrell Waltrip (seven), Cale Yarborough (four), Fred Lorenzen (3) and Kurt Busch (3).
7. Steffi Graf in 1987 and Monica Seles in 1990.

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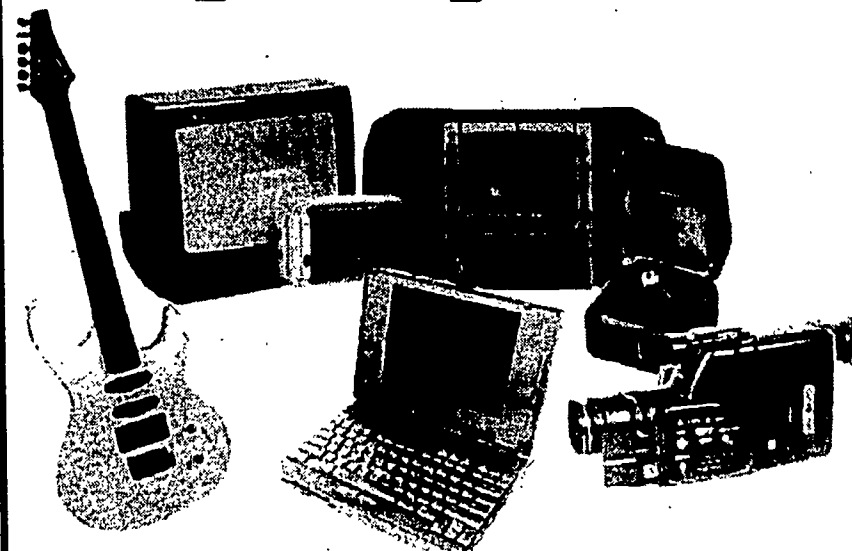
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**LIFE**

**EVENTS CALENDAR**

**CIVICS**

- Thursday, July 8**  
- 7:45 p.m. The Morton Grove Library Board of Trustees will hold their regular meeting in the Library Board meeting in the second floor Library Board Room.  
**Monday, July 12**  
- 7 p.m. Village of Morton Grove Board of Trustees regular meeting.  
- 3 p.m. Village of Niles Fire & Police Commission Meeting  
- 7:30 p.m. Village of Niles Plan/Zoning Commission meeting

**COMMUNITY**

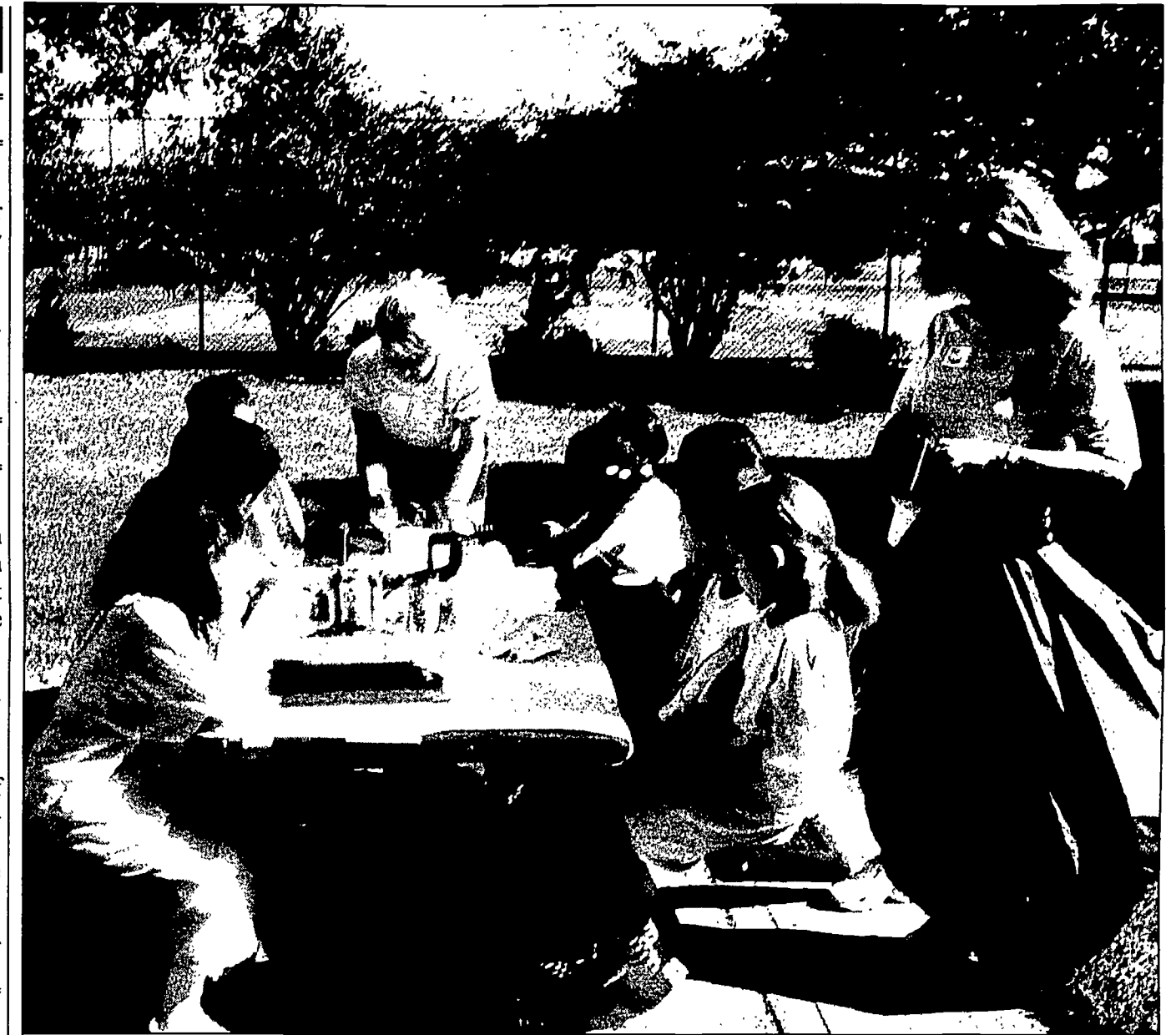
- Thursday, July 8**  
- The North Shore Mosquito Abatement District will make a presentation on the West Nile Virus Thursday, July 8 at 1:30 p.m. at the American Legion Memorial Civic Center, 6140 Dempster, Morton Grove. Current information on the virus will be made available and questions will be answered. To register for the program, call (847) 470-5223.  
**Friday, July 9**  
- There will be a concert in the park in Park Ridge's Hodges Park today, July 9 starting at 8 p.m.  
**Wednesday, July 14**  
- Glenview Terrace will sponsor a seminar entitled "The Fine Art of Organizing your Personal and Professional Life on Wednesday, July 14 from 8:30 a.m. to 10 a.m. A light breakfast will be served. Martin Fogarty, attorney and CFP will provide tips on time management. To register for the program, call Allison Carroll at (847) 729-9090 by July 12.

**PARKS**

- Thursday, July 15**  
- 7 p.m. Morton Grove Park District regular board meeting.

Meetings for governmental bodies are held in the following locations:

- Niles**  
Village of Niles: Niles Civic Center  
1000 Civic Center Dr., Niles IL.  
Niles Park District: Howard Leisure Center  
6676 Howard St., Niles, IL.  
**Park Ridge**  
City of Park Ridge: City Hall, 506 Butler Pl., Park Ridge, IL.  
Park Ridge Park District: Maine Park Leisure Center  
2701 Sibley Ave., Park Ridge, IL.  
**Morton Grove**  
Village of Morton Grove: Village Hall, 6101 Capulina  
Morton Grove, IL.  
Morton Grove Park District: Prairie View Center  
6834 Dempster St., Morton Grove, IL.  
Submit events to: [Calendar@buglenewspapers.com](mailto:Calendar@buglenewspapers.com)



Participants in a joint Maine Township, Cook County Sheriff Day Camp begin work on craft projects Tuesday, July 7 at Niles' Golf Maine Park.

**Township, County Sheriff host new camp**

The summer of 2004 will be a fun time for 25 low-income and underprivileged kids thanks to the efforts of the Cook County Sheriff's Department and Maine Township. The two agencies pooled resources to launch "Adventure Maine Township" from July 6 through July 15. This new "day camp" for ages 8 to 13 years old runs from 9 a.m. to 3 p.m. The camp is held at Golf Maine Park on Church Street, two block east of Greenwood, across from the Golf Mill Shopping Center, Niles. The cost is \$30 and scholarships are available for those we cannot afford it. Families must be interviewed prior to admission of their kids into the program. Participants will be involved in different sports, arts & crafts, games, and numerous field trips to the zoo, miniature golf venues, swimming pools and more. For information, an application, or to schedule an interview, contact Marie Worobec at Maine Township at 847-297-2510, ext. 270.

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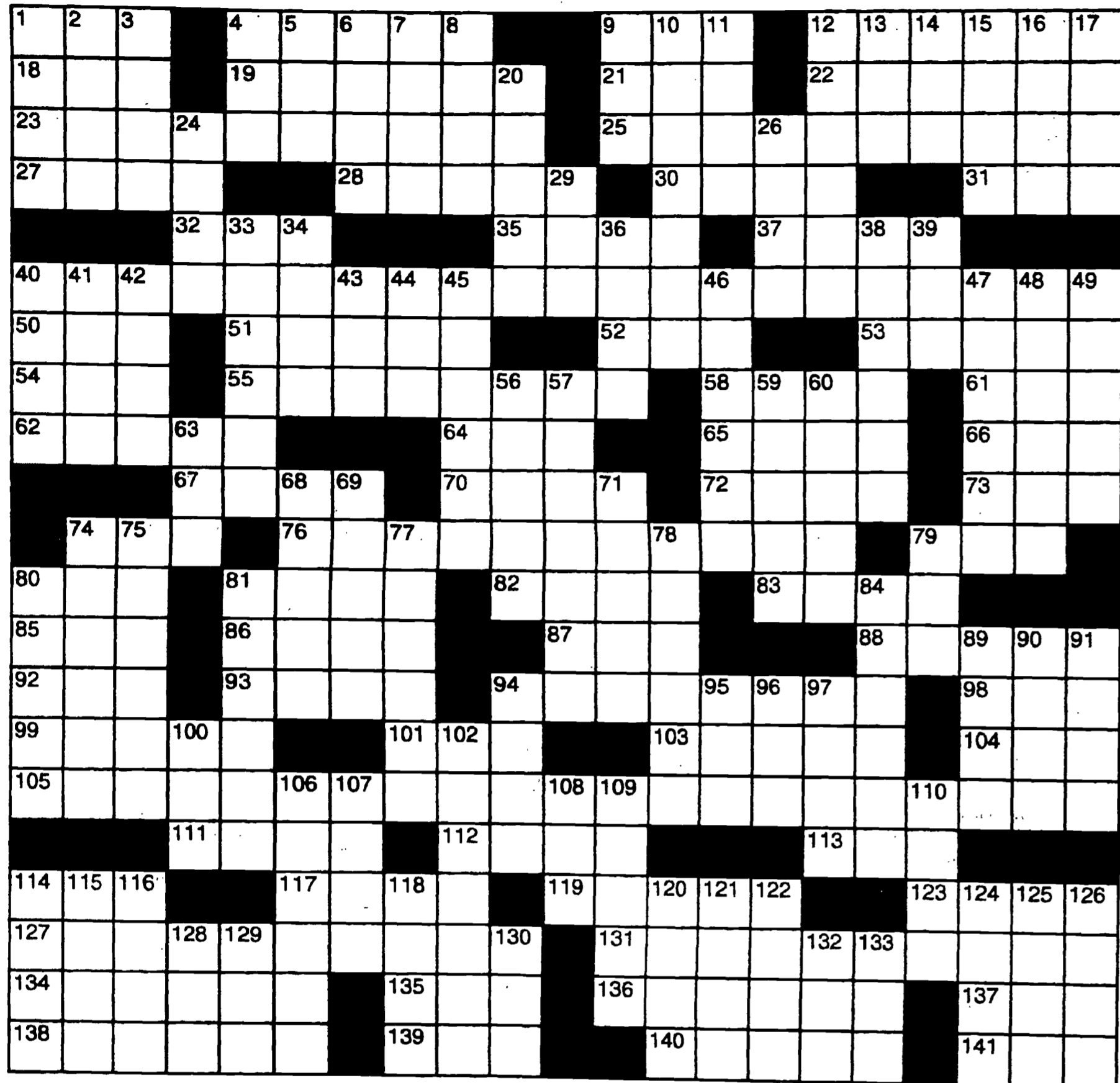
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- 97 FOREST FATHER
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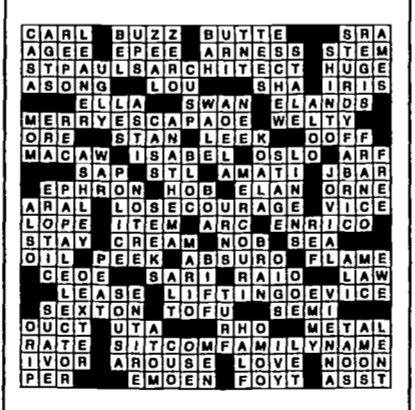
- SUPER CROSSWORD**
- STEP SAVER**
- ACROSS**
- 1 COSTA DEL -
  - 4 SHED
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- 2 BLACK
- 3 CHRIS OF THE PET SHOP BOYS
- 4 BRIT. FLIERS
- 5 ROB ROY'S UNCLE
- 6 BASILICA FEATURES
- 7 DIRECTOR KAZAN
- 8 CHEERFUL SONG
- 9 - LOCKA, FL
- 10 '62 TORNADOES HIT
- 11 IT MAY BE SMALL
- 12 TENANT
- 13 LYRICIST GERSHWIN
- 14 DALLAS COLL.
- 15 ROC OR ROBIN
- 16 BURDEN
- 17 HERON'S HOME
- 20 DO A MECHANIC'S JOB
- 24 MACHU PICCHU NATIVE
- 26 STY CRY
- 29 EGGY BEVERAGE
- 33 ONE OF THE JACKSONS
- 34 APOLLO'S INSTRUMENT
- 36 IN THE THICK OF
- 38 TV'S "THE COURTSHIP OF - FATHER"
- 39 NUTRITIONAL ABBR.
- 40 GRAVY VESSEL

**LAST WEEK'S ANSWERS**



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# REAL ESTATE

THE BUGLE Thursday July 8, 2004

## Remodeling? Here's How To Find The Money

BY LIZ PULLIAM WESTON  
MSN Money Expert

(NAPSI)-Houses can be costly beasts, and not everyone has a pile of cash sitting in a checking account to pay for repairs and improvements. But if you need to borrow money to pay for major home fix-ups, you should know that there are smart ways and stupid ways to get money:

- The smart ways ensure you pay as little interest as possible, get a tax deduction for what you do pay and don't end up compromising your financial health.
- The stupid ways can leave you house poor-or even homeless.

Continues...

REMODELING page 18.

## Which is environmentally friendlier, wood or bamboo flooring?

(NAPSI)-DEAR DR. MOORE:



I believe strongly in using renewable materials and energy where possible-and, from this point of view, wood and bamboo are both good for the environment. Although bamboo has been getting a lot of positive attention, wood is actually the better choice.

A member of the grass family, bamboo is popular largely because of its short growing cycle: it renews itself in less than 10 years without the need for planting. There's no getting around the fact, however, that it grows in monoculture plantations, which provide few of the environmental benefits of a growing forest. Why cultivate vast areas of bamboo when even the most basic pine plan-

tation has more biodiversity, provides habitat for more species of wildlife, contributes to soil and water quality and absorbs large amounts of carbon dioxide?

Most of the bamboo used for flooring is grown in China and manufactured in Vietnam. There's some concern over lax or non-existent environmental regulations in these countries, as well as worker safety. In many cases, bamboo flooring is also made using formaldehyde-based glues, which release formaldehyde when exposed to heat and humidity.

Using wood, on the other hand, creates demand in the marketplace and gives countries around the world an incentive to plant more trees and maintain forested areas.

Wood products are recyclable, biodegradable and energy efficient-with many companies using wood waste to generate the energy. Yes,



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Cleaning day is also a good time to inspect the unit and note any potential maintenance issues. Frost forming on the front coils, water dripping from the front of the unit, or an air conditioner that doesn't cool as well as it should are all signals that repairs are needed. A professional will service the unit by cleaning the condenser, clearing the drain hole and oiling the fan motor or replacing the fan or belt if necessary.

Central air conditioners should

Continues...  
HAMMER page 19.

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## REAL ESTATE

### Remodeling

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1. How much will this project cost? Use contractor bids as your basic estimate, then add 10 to 20 percent for potential overruns.

2. Can I afford this? If you can barely afford the minimum payments on the loan, you're getting yourself in

over your head. If the project itself isn't an emergency, you may want to put it off until your finances are in better shape.

3. What are my other financial obligations? Before you schedule any non-essential home project, make sure your other financial bases are covered.

4. Will this project add value? Repairs don't add value—they simply preserve what you've got. Many home improvements add some value, although you generally won't recoup

more than 50 to 75 percent of what you spend.

5. Can I pay back the loan quickly or will I need several years? The bigger the project, the more likely you'll need years, if not decades, to repay the loan.

6. What's the worst that could happen? If you're taking out an adjustable mortgage or a home equity line of credit with a variable rate, make sure you can afford the payments if rates rise to the maximum level allowed under the loan.

Generally, borrowing against the equity in your home is the best way to go if you don't have sufficient cash to pay for your project. Your interest rate will be lower than with most other options, and your interest payments will be tax deductible if you itemize. The downside: if you fall behind on your payments, you could lose your home.

Since not everyone has sufficient equity in their homes to borrow against them, there are some other options, including (in decreasing

(Continued from page 17)

order of desirability): Title I loans, construction loans, credit cards, 401(k) loans, margin loans, personal loans and contractor financing.

For more information on securing funding for home improvement projects, check out Microsoft Money's Budget Planner at [www.money.msn.com](http://www.money.msn.com).

Before you start on home repairs, make sure your finances don't need fixing.

### Covering Up Siding Problems Creates Future Headaches

(NAPSI)—Bob and Janet Coman's first house was built for them in the suburbs of Atlanta, Ga., in 1992. Engineered wood was the siding of choice for most of the homes in the neighborhood, so the Comans used it to protect the exterior of their home. But within five years, Bob began to notice some unusual wear and tear on his home.

"From a distance, my house looked fine," he said. "But when you took a closer look, you could see that the siding was of poor quality and the paint wasn't sticking. It was obvious that moisture was getting under there because the edges and bottoms of the

lamps were starting to swell."

After doing some research, Coman found that a class-action lawsuit had been filed against the siding manufacturer for product failure. He joined in the lawsuit and was reimbursed for the price and installation of his siding. Afterwards, his initial thought was to tear off the damaged siding and start fresh, but a remodeler suggested that they purchase vinyl siding and install it right on top of the hardboard.

John Temmel of Temmel Contracting had seen this type of solution before: "Placing vinyl and foam over defective wood-based

products was all the rage in the late '90s, and homeowners and builders paid a heavy price," he said. "There are so many places in a house where moisture can get in—windows, decks, fireplaces—but you'll never see the damage from the outside."

In 2000, while replacing some windows on his home, Coman took a look under his vinyl siding and saw that the hardboard underneath was swollen with moisture and beginning to rot. That's when he called Temmel.

"When we pulled the vinyl off

Continues...  
SIDING page 20.

### How To Beat The Heat Of High Cooling Costs

BY DEAN JOHNSON

(NAPSI)—When it gets hot outside, Americans love it cool—very cool—inside.

A recent national survey found that the average home thermostat setting during daytime hours on the hottest days of the year is 73 degrees. The survey—commissioned by Emerson, a leading provider of energy-efficient HVAC technologies used by major air conditioning manufacturers—found that the average nighttime setting is 72 degrees.

This contrasts with energy efficiency experts who suggest setting the thermostats at 78 degrees when people are home.

Keeping cool carries a cost. In southern states like Texas and Florida, air conditioning accounts for as much as two-thirds of the summer electric bill. Even in Minnesota where I live most homes now have central air conditioning to make life a little more enjoyable during our all-too-short but humid summers.

Continues...

COOLING COSTS page 20.

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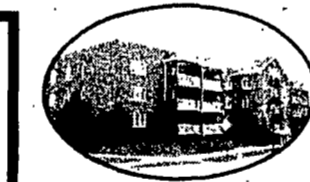


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## REAL ESTATE

### Hammer

(Continued from page 19)

be inspected by a professional once a year, and kept clean and free of debris (like fallen leaves and branches). Once a month, hose down the condenser unit outside the house to wash off collected dust. Change the filter monthly during the summer. July is a good time to drain your hot-water heater. Turn off the heating element on the unit and, with a bucket in place, open the

drain valve. Empty the tank by half to three quarters. If the water doesn't clear with the first drain, let the tank refill and drain it one more time.

Hot weather can accelerate fungus growth in appliances, including air conditioners, dishwashers and refrigerators, so clean the inside of these items as well as possible. For window-unit air conditioners, pour a cup of

bleach into the drain pan at the start of the summer. Once a week, wipe down the insides of kitchen appliances with a cloth dipped in a half-bleach, half-water mixture, paying special attention to the rubber seals around the doors. Clean out and wash the refrigerator's crisper drawers every two weeks, using the same bleach-water solution. Also, while not strictly a house-

hold-maintenance item, pay attention to room temperature wherever your home computer is located. Computers and monitors can generate a lot of heat, but operate best in cool air — so open the air conditioning vents in your home office. HOME TIP: Warm, humid air can accelerate fungal growth in household appliances like refrigerators and dishwashers. Wipe

down the insides of these items weekly with a bleach-water solution. Send questions or home repair tips to [homeguru2000@hotmail.com](mailto:homeguru2000@hotmail.com), or write This Is a Hammer, c/o King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475.

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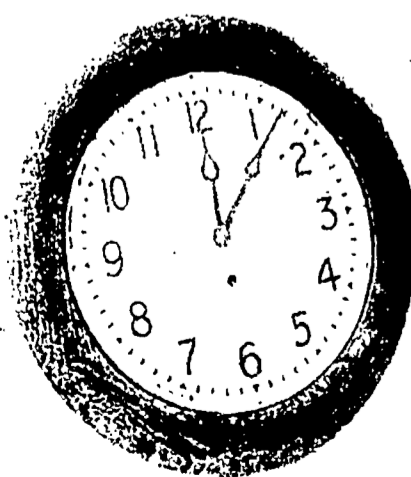
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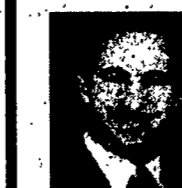
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BY JEFFREY CARDELLA Special to The Bugle

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Edward Jones Declare Your Financial Independence

Yesterday, we celebrated the independence of the United States. But isn't it time for you to declare your financial independence? To accomplish this, you don't need to revolutionize your life — but you do need to march in the right direction.

To become financially independent, your first — and probably most important step — is to control your debt. And debt is a serious problem for many Americans. Just last year, personal bankruptcies hit a record high, according to the American Bankruptcy Institute. And, in the fourth quarter of 2003, credit-card delinquencies also reached a record high, according to the American Bankers Association.

What can you do to avoid the "debt trap"? For starters, consider some good advice your parents or grandparents might have given you: If you can't afford to buy something, don't. Far too many of us follow the "buy now, pay later" philosophy — only to regret our decisions when "later" finally arrives. Even while you're lowering your debt, you can seek opportunities to boost your savings and investments. And you don't even have to find massive amounts of money to put away. Look for the small things you can do: Bring your lunch once in a while, skip the expensive espresso a few times a week, avoid purchasing new clothes you don't really need, etc. If you can come up with just \$50 a month in savings, and you invest this money, you can really help yourself.

If you're skeptical about how much good \$50 a month can do, consider this: If one were to invest \$50 a month for 30 years in a tax-deferred account, such

as an IRA, and the investment earned a hypothetical 7 percent rate of return, compounded annually, the money would grow to approximately \$60,000 — a nice little chunk for retirement. (Keep in mind that this calculation is merely an illustration; it does not represent an actual investment.)

Of course, the more money you save, the sooner you can reach your desired level of financial independence. But, as you know, after you pay your bills, it's not always easy to find money with which to invest. That's why you need to pay yourself first. Consider setting up a bank authorization to automatically route a certain amount of money each month into a growth-oriented investment. As your salary increases, boost the amount of money you put away.

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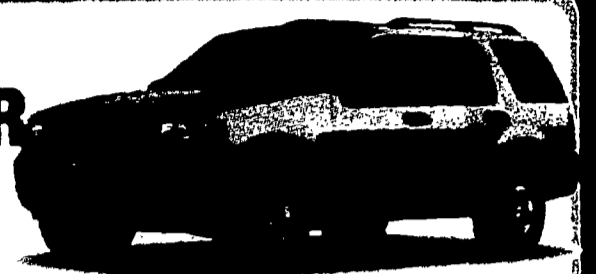
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